

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Steven Phillip Lakernick
 Debtor

Case No. 16-18135-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Feb 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.

db Steven Phillip Lakernick, 7585 Violet Cir, Macungie, PA 18062-9354
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13826941 Cabelas, PO Box 82608 WFNBB, Lincoln, NE 68501-2608
 13826949 Donna Pfost, 7585 Violet Cir, Macungie, PA 18062-9354
 13826952 +PAState Employees Credit Union, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
 13826953 Sharon Savings and Loan, 9 Chester Pike, Darby, PA 19023-1504
 13826965 USAA Savings Bannk, PO Box 619094, Dallas, TX 75261-9094

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: feldmanfiling@rcn.com Feb 11 2017 06:55:44 LYNN E. FELDMAN,
 Feldman Law Offices, 221 N. Cedar Crest Boulevard, Allentown, PA 18104
 smg +E-mail/Text: robertsl2@dnb.com Feb 11 2017 06:57:17 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Feb 11 2017 06:56:39
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 11 2017 06:57:27 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 11 2017 06:57:05 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13826938 EDI: AMEREXPR.COM Feb 11 2017 03:43:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 13826939 E-mail/Text: bk@avant.com Feb 11 2017 06:58:22 Avant, 222 N La Salle St Ste 1700,
 Chicago, IL 60601-1101
 13826940 EDI: TSYS2.COM Feb 11 2017 03:43:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 13826950 EDI: CBSAAFES.COM Feb 11 2017 03:43:00 Military Star, 3911 S Walton Walker Blvd,
 Dallas, TX 75236-1509
 13826942 EDI: CHASE.COM Feb 11 2017 03:43:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 13826943 EDI: CHASE.COM Feb 11 2017 03:43:00 Chase Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 13826944 EDI: CITICORP.COM Feb 11 2017 03:43:00 Citicards, PO Box 6241,
 Sioux Falls, SD 57117-6241
 13826945 EDI: CITICORP.COM Feb 11 2017 03:43:00 Citicards CBNA, 701 E 60th St N,
 Sioux Falls, SD 57104-0432
 13826946 EDI: WFNBB.COM Feb 11 2017 03:43:00 Comenity Bank/Bon Ton, PO Box 182789,
 Columbus, OH 43218-2789
 13826967 EDI: RCSDELL.COM Feb 11 2017 03:43:00 WebBank/DFS, 1 Dell Way,
 Round Rock, TX 78682-0000
 13826948 EDI: DISCOVER.COM Feb 11 2017 03:43:00 Discover Financial Services, PO Box 30954,
 Salt Lake City, UT 84130-0954
 13826947 EDI: RCSDELL.COM Feb 11 2017 03:43:00 Dfs/Webbank, PO Box 81607, Austin, TX 78708-1607
 13829371 EDI: DISCOVER.COM Feb 11 2017 03:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13826951 EDI: AGFINANCE.COM Feb 11 2017 03:43:00 Onemain, 6801 Colwell Blvd,
 Irving, TX 75039-3198
 13846467 +EDI: AGFINANCE.COM Feb 11 2017 03:43:00 Onemain Financial Group, LLC, 605 Munn Road,
 FT Mill, SC 29715-8421
 13826954 EDI: RMSC.COM Feb 11 2017 03:43:00 Synch/Amazon, Box 965015, Orlando, FL 32896-5015
 13826956 EDI: RMSC.COM Feb 11 2017 03:43:00 Synch/Paypal, Box 965005, Orlando, FL 32896-5005
 13826957 EDI: RMSC.COM Feb 11 2017 03:43:00 Synch/Pep Boys, Box 965036, Orlando, FL 32896-5036
 13826958 EDI: RMSC.COM Feb 11 2017 03:43:00 Synch/Sams Club, Box 965005, Orlando, FL 32896-5005
 13826959 EDI: RMSC.COM Feb 11 2017 03:43:00 Synch/Sleep Number, PO Box 965036 Box 965036,
 Orlando, FL 32896-5036
 13826955 EDI: RMSC.COM Feb 11 2017 03:43:00 Synch/newegg, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 13826960 EDI: RMSC.COM Feb 11 2017 03:43:00 Synchrony Bank/Care Credit, Box 965036,
 Orlando, FL 32896-5036
 13826961 E-mail/Text: tcm.bk@icba.tcmbank.com Feb 11 2017 06:58:17 TCM Bank, NA, PO Box 31481,
 Tampa, FL 33631-3481
 13826962 EDI: WTRRNANK.COM Feb 11 2017 03:43:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd,
 Minneapolis, MN 55416-3401
 13860721 +E-mail/Text: bncmail@w-legal.com Feb 11 2017 06:57:14 USAA Federal Savings Bank,
 C/O Weinstein & Riley, P.S., 2001 Western Ave. #400, Seattle, WA 98121-3132
 13826964 EDI: USAA.COM Feb 11 2017 03:43:00 USAA Savings Bank, PO Box 33009,
 San Antonio, TX 78265-3009

District/off: 0313-4

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 44

Date Rcvd: Feb 11, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13826963 EDI: USAA.COM Feb 11 2017 03:43:00 USAA Savings Bank, PO Box 33009 Box 33009,
San Antonio, TX 78265-3009
13826966 EDI: USAA.COM Feb 11 2017 03:43:00 USAA Savings Bannk, PO Box 47504,
San Antonio, TX 78265-7504

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor USAA Federal Savings Bank
bkgroup@kmlawgroup.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecfrpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecfrpa@trustee13.com
LYNN E. FELDMAN on behalf of Debtor Steven Phillip Lakernick feldmanfiling@rcn.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1	Steven Phillip Lakernick		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	16-18135-ref		
	Social Security number or ITIN	xxx-xx-1123	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 11/22/16	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven Phillip Lakernick	
2. All other names used in the last 8 years		
3. Address	7585 Violet Cir Macungie, PA 18062-9354	
4. Debtor's attorney Name and address	LYNN E. FELDMAN Feldman Law Offices 221 N. Cedar Crest Boulevard Allentown, PA 18104	Contact phone (610) 530-9285 Email: feldmanfiling@rcn.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> -- <u>8:30 A.M. to 5:00 P.M.</u> <u>Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 2/10/17

For more information, see page 2

**Bar Association of Lehigh County, Meeting
Rooms – Lower Level, 1114 West Walnut
Street, Allentown, PA 18102**

Filing deadline: 5/6/17

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 6/5/17

Filing deadline: 5/21/17

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$1020.00 per month for 60 months. The hearing on confirmation will be held on:
4/20/17 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.